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Attorneys for Plaintiff  
JASMINE GILLETTE

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF WISCONSIN – GREEN BAY DIVISION

JASMINE GILLETTE,

Plaintiff,

VS.

AMERICAN CREDIT  
ACCEPTANCE, LLC, and SERVICE  
INTELLIGENCE, LLC,

Defendants.

Case No: 1:19-CV-00275

**COMPLAINT FOR:**

## (1) VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

## (2) VIOLATIONS OF THE WISCONSIN CONSUMER ACT

### (3) CONVERSION

1 Plaintiff Jasmine Gillette hereby complains against defendants American  
2 Credit Acceptance, LLC (“ACA”) and Service Intelligence, LLC (“Service  
3 Intelligence”), and alleges on information and belief as follows:

4 **OPERATIVE FACTS**

5 1. On or about June 2, 2017, plaintiff purchased a 2016 Mazda vehicle  
6 from Appleton Auto, an auto dealership located in Appleton, Wisconsin, primarily  
7 for personal, family or household use, and signed a retail installment sales contract  
8 in which the amount financed was \$25,000 or less. The contract granted the  
9 dealership a security interest in the vehicle, which became collateral for the loan.  
10 The dealership assigned the retail installment sale contract and security interest to  
11 ACA. Plaintiff subsequently fell behind on the contract payments.

12 2. ACA was prohibited by the Wisconsin Consumer Act from conducting  
13 an involuntary, self-help repossession of plaintiff’s vehicle, before it sent plaintiff a  
14 written notice stating that it intended to repossess the car, and that plaintiff could  
15 object to self-help repossession and insist on court proceedings. ACA failed to mail  
16 such a pre-repossession notice to plaintiff.

17 3. ACA was also prohibited by the Wisconsin Consumer Act from  
18 conducting an involuntary repossession before it sent plaintiff a written notice of  
19 the right to cure the delinquency within 15 days. ACA failed to mail such a right to  
20 cure notice to plaintiff.

21 4. Despite being prohibited by law from employing self-help  
22 repossession, ACA hired a repossession agency, defendant Service Intelligence, to  
23 repossess plaintiff’s vehicle, without a court order.

24 5. Defendant Service Intelligence repossessed plaintiff’s vehicle on or  
25 about February 15, 2019, without a present right to do so, and in violation of  
26 Wisconsin law.

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1 taking nonjudicial action to effect dispossession or disablement of property when  
2 (1) there was no present right to possession of the property claimed as collateral  
3 through an enforceable security interest; and/or (2) the property was exempt by law  
4 from such dispossession or disablement. There was no present right to  
5 repossession, and the vehicle was exempt from repossession, pursuant to Wisconsin  
6 Stat. §§ 425.105(1) and 425.206(1).

7 15. Plaintiff is entitled to actual damages sustained as a result of  
8 defendants' conduct, in an amount according to proof, pursuant to 15 U.S.C. §  
9 1692k.

10 16. Plaintiff is entitled to statutory damages of \$1,000 against Service  
11 Intelligence, pursuant to 15 U.S.C. § 1692k. Defendant has frequently and  
12 persistently failed to comply with the FDCPA, and has violated the FDCPA  
13 intentionally. The nature of defendant's violations justifies the maximum statutory  
14 damages award available.

15 17. Plaintiff is entitled to the costs of the action, together with a reasonable  
16 attorneys fee, pursuant to 15 U.S.C. § 1692k.

17 WHEREFORE, plaintiff prays for relief as set forth below.

18 **SECOND CAUSE OF ACTION**  
19 **(Against Defendant ACA For Violations Of The Wisconsin Consumer Act)**

20 18. Plaintiff realleges and incorporates herein by reference the allegations  
21 of all paragraphs above.

22 19. Plaintiff's purchase of the 2016 Mazda in the state of Wisconsin was a  
23 "consumer credit transaction" within the meaning of Wisconsin Stat. §  
24 421.301(10). The amount financed in the transaction did not exceed \$25,000, and  
25 the primary purpose of the transaction was not agricultural. Accordingly, the  
26 defendants are regulated by the Wisconsin Consumer Act, Wisconsin Stat. §  
27 421.101 *et seq*, with respect to plaintiff's vehicle and loan contract.

28 20. In violation of Wisconsin Stat. § 425.105(1), defendant ACA took

1 possession of plaintiff's vehicle through an involuntary repossession, without first  
2 mailing plaintiff a written "right to cure" notice compliant with Wisconsin Stat. §  
3 425.104(2).

4 21. In violation of Wisconsin Stat. § 425.205(1g)(a) and 425.206(1)(d),  
5 defendant ACA took possession of plaintiff's motor vehicle without first mailing  
6 plaintiff a written pre-repossession notice compliant with Wis. Stat. §  
7 425.205(1g)(a)(1)-(4), and then waiting 15 days before any repossession.

8 22. In violation of Wisconsin Stat. § 425.205(1g)(c), defendant ACA  
9 failed to mail the pre-repossession notice required by Wisconsin Stat. §  
10 425.205(1g)(a), to plaintiff by certified or registered mail.

11 23. Plaintiff is entitled to \$25 plus plaintiff's actual damages sustained by  
12 reason of the violation, pursuant to Wisconsin Stat. § 425.302.

13 24. Plaintiff is entitled to retain her vehicle without obligation to pay any  
14 amount to defendant ACA, and to recover any sums paid on her contract, pursuant  
15 to Wisconsin Stat. § 425.305.

16 25. Plaintiff is entitled to her attorneys fees, costs, and expenses pursuant  
17 to Wisconsin Stat. § 425.308.

18 WHEREFORE, plaintiff prays for relief as set forth below.

19 **THIRD CAUSE OF ACTION**  
20 **(Against All Defendants For Conversion)**

21 26. Plaintiff realleges and incorporates herein by reference the allegations  
22 of all paragraphs above.

23 27. Defendants intentionally controlled or took the vehicle belonging to  
24 plaintiff without consent, which resulted in a serious interference with plaintiff's  
25 right to possess the vehicle.

26 28. Plaintiff is entitled to any actual damages caused by defendants'  
27 conversion.

28 29. Defendants acted maliciously toward plaintiff or in intentional  
disregard of her rights, thereby entitling plaintiff to punitive damages.

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WHEREFORE, plaintiff prays for the following relief:

1. For actual damages;
2. For statutory damages;
3. For clear title to the vehicle and a declaration that plaintiff owes no further debt in connection with the vehicle;
4. For restitution of all payments made in connection with the vehicle transaction;
5. For punitive damages;
6. For pre-judgment interest to the extent permitted by law;
7. For an award of attorneys' fees, costs and expenses incurred in the investigation, filing and prosecution of this action; and
8. For such other and further relief as the Court may deem just and proper.

1. For actual damages;
2. For statutory damages;
3. For clear title to the vehicle and a declaration that plaintiff owes no further debt in connection with the vehicle;
4. For restitution of all payments made in connection with the vehicle transaction;
5. For punitive damages;
6. For pre-judgment interest to the extent permitted by law;
7. For an award of attorneys' fees, costs and expenses incurred in the investigation, filing and prosecution of this action; and
8. For such other and further relief as the Court may deem just and proper.

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Dated: February 20, 2019

By: /s/ *Alexander B. Trueblood*

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